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Case 07-16837 Doc (Official Form 1) (04/07)	1 Filed 09/14/07 Document		/14/07 18:05:57	7 Desc Main
	ates Bankruptcy Co ern District of Illinoi	ourt		Voluntary Petition
Name of Debtor (if individual, enter Last, First, Mic Wade, Nakisha	Name of Joint Debto	or (Spouse) (Last, First, I	Middle):	
All Other Names used by the Debtor in the last 8 ye (include married, maiden, and trade names):	ars		ed by the Joint Debtor in aiden, and trade names):	the last 8 years
Last four digits of Soc. Sec. No./Complete EIN or o than one, state all): <b>8368</b>	ther Tax I.D. No. (if more	Last four digits of Sethan one, state all):	oc. Sec. No./Complete E	IN or other Tax I.D. No. (if more
Street Address of Debtor (No. & Street, City, State of 1443 N Lee Blvd Berkeley, IL	& Zip Code):	Street Address of Jo	int Debtor (No. & Street	, City, State & Zip Code):
berkeley, iL	ZIPCODE <b>60163-1315</b>			ZIPCODE
County of Residence or of the Principal Place of Bu Cook	siness:	County of Residence	e or of the Principal Plac	e of Business:
Mailing Address of Debtor (if different from street	address)	Mailing Address of	Joint Debtor (if different	from street address):
	ZIPCODE			ZIPCODE
Location of Principal Assets of Business Debtor (if	different from street address abo	ove):		
				ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Filing Fee (Check one below Full Filing Fee attached)	Nature of Br (Check one  Health Care Business Single Asset Real Estate U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other  Tax-Exempt (Check box, if a Debtor is a tax-exempt of the United S Internal Revenue Code)	Entity pplicable.) organization under tates Code (the . Check one box:	The Petition  The Petition  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13  Debts are primarily debts, defined in 11 § 101(8) as "incurre individual primarily personal, family, or hold purpose."  Chapter 11 De	U.S.C. business debts.  d by an for a house-
<ul> <li>☐ Filing Fee to be paid in installments (Applicable t attach signed application for the court's consideral is unable to pay fee except in installments. Rule 1 3A.</li> <li>☐ Filing Fee waiver requested (Applicable to chapte attach signed application for the court's consideral attach signed application for the court's consideral application.</li> </ul>	Debtor is not a sn Check if: Debtor's aggregate affiliates are less Check all applicable A plan is being find Acceptances of the	te noncontingent liquidat than \$2,190,000.	ed debts owed to non-insiders or epetition from one or more classes of	
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to unsecured creditors.  Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.				CE IS FOR COURT USE ONLY
Estimated Number of Creditors				
1- 50- 100- 200- 1,000- 49 99 199 999 5,000	5,001- 10,001- 25,000 10,000 25,000 50,000		Over 0,000	
	\$100,000 to			

\$0 to \$50,000 \$50,000 to \$100,000 \$100,000 to \$1 million

\$1 million \$100 million More than \$100 million

of the petition.

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(This page must be completed and filed in every case)

Name of Debtor(s): Wade, Nakisha

# **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

Doc 1

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United State Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Nakisha Wade

Signature of Debtor

Nakisha Wade

Х

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

September 14, 2007

# Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.
- Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

X

Printed Name of Foreign Representative

Date

#### Signature of Attorney

# X /s/ Nicolette L Robovsky

Signature of Attorney for Debtor(s)

#### Nicolette L Robovsky 6278336

Printed Name of Attorney for Debtor(s)

#### Gleason And Gleason LLC

Firm Name

#### 77 W Washington, Ste 1218

Chicago, IL 60602

#### (312) 578-9530

Telephone Number

#### September 14, 2007

Date

#### **Signature of Non-Attorney Petition Preparer**

I declare under penalty of perjury that: 1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h) and 342(b); 3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security Number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Х

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Χ

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 07-16837 Official Form 1, Exhibit D (10/06)

Doc 1

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Page 4 of 40 Document United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No.
Wade, Nakisha		Chapter 7
·	Debtor(s)	•

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by
the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in
performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by

the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be

dismissed.
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
<ul> <li>□ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);</li> <li>□ Active military duty in a military combat zone.</li> </ul>
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h)
does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Nakisha Wade

Date: September 14, 2007

Case 07-16837 Official Form 6 - Summary (10/06)

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Document Page 5 of 40 United States Bankruptcy Court

**Northern District of Illinois** 

IN RE:		Case No.
Wade, Nakisha		Chapter 7
	Debtor(s)	•

#### SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	2	\$ 7,450.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 3,819.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$ 6,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		\$ 94,368.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,695.46
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$ 2,691.30
	TOTAL	21	\$ 7,450.00	\$ 104,187.00	

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ficial Form 6 - Statistical Summary (10/06)	Document	Page 6 of 40	
	Document Page 6 of 40 United States Bankrupcty Court		
	Northern Dis	trict of Illinois	

IN RE:		Case No.
Wade, Nakisha		Chapter 7
	Debtor(s)	•

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$ 6,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 54,778.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 60,778.00

#### **State the following:**

Average Income (from Schedule I, Line 16)	\$ 2,695.46
Average Expenses (from Schedule J, Line 18)	\$ 2,691.30
Current Monthly Income (from Form 22A Line 12; <b>OR</b> , Form 22B Line 11; <b>OR</b> , Form 22C	
Line 20)	\$ 3,216.20

#### **State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$ 6,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$ 0.00
4. Total from Schedule F		\$ 94,368.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$ 94,368.00

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IN RE Wade, Nakisha

Debtor(s)

#### **SCHEDULE A - REAL PROPERTY**

Case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	TOT		0.00	

(Report also on Summary of Schedules)

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Debtor(s)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
	Cash on hand.  Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Checking account w/ TCF Bank		200.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Normal and necessary household goods, including but not limited to: TV, chairs, sofas, tables, bedroom furniture, some kitchen appliances, costume jewelry less than \$500 each piece		1,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc books pictures and music		50.00
6.	Wearing apparel.		Clothing		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Term life through American Family - no cash value Term life through work - no cash value		0.00
10.	Annuities. Itemize and name each issue.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	Х			

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IN RE Wade, Nakisha

\_\_\_\_\_ Case No. \_\_\_

Debtor(s)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

18. (c) ii	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.  Other liquidated debts owing debtor including tax refunds. Give particulars.  Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  Contingent and noncontingent interests in estate of a decedent, death	x x		
20. (c) (d) (d) (d) (d) (d) (d) (d) (d) (d) (d	including tax refunds. Give particulars.  Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  Contingent and noncontingent interests in estate of a decedent, death			
20. (c) (d) (d) (d) (d) (d) (d) (d) (d) (d) (d	estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.  Contingent and noncontingent interests in estate of a decedent, death	X		
21. (C)	interests in estate of a decedent, death			
22. I i 23. I	benefit plan, life insurance policy, or trust.	X		
23. I	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X		
	Patents, copyrights, and other intellectual property. Give particulars.	X		
	Licenses, franchises, and other general intangibles. Give particulars.	X		
i i i i	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X		
	Automobiles, trucks, trailers, and other vehicles and accessories.		2002 VW Beetle	5,500.00
26. I	Boats, motors, and accessories.	X		
27. /	Aircraft and accessories.	X		
	Office equipment, furnishings, and supplies.	X		
	Machinery, fixtures, equipment, and supplies used in business.	X		
30. 1	Inventory.	X		
	Animals.	X		
I	Crops - growing or harvested. Give particulars.	X		
	Farming equipment and implements.	X		
	Farm supplies, chemicals, and feed.	X		
		\ <b>^</b>		
	Other personal property of any kind not already listed. Itemize.			

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Debtor(s)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:	Check if debtor claims a homestead exemption that exceeds \$136,875.
(Check one box)	

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

735 ILCS 5 §12-1001(b) 735 ILCS 5 §12-1001(b)	200.00	
	200 00	i
735 ILCS 5 §12-1001(b)		200.00
	1,500.00	1,500.00
735 ILCS 5 §12-1001(a)	50.00	
735 ILCS 5 §12-1001(a)	200.00	200.00
735 ILCS 5 §12-1001(c)	2,400.00	
	_,555166	
	735 ILCS 5 §12-1001(a)	735 ILCS 5 §12-1001(a) 200.00 735 ILCS 5 §12-1001(c) 2,400.00

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IN RE Wade, Nakisha

Debtor(s)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>829361891</b>			Installment account opened 4/03.				3,819.00	
Volkswagon Credit Inc 1401 Franklin Blvd Libertyville, IL 60048-4460			Secured by 2002 Volkswagon Beetle.					
ACCOUNT NO.			VALUE \$ 5,500.00					
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ocntinuation sheets attached		•	(Total of th		otota		\$ 3,819.00	\$
		J)	Use only on last page of the completed Schedule D. Report the Summary of Schedules, and if applicable, on the St Summary of Certain Liabilities and Related	als atis	stic	n al	\$ 3,819.00	\$

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Case No.

Desc Main

IN RE Wade, Nakisha

Debtor(s)

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data. © 1993-2007 EZ-Filing, Inc. [1-800-998-2424] - Forms Software Only Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). Deposits by individuals Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Certain Other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 continuation sheets attached

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IN RE Wade, Nakisha

Debtor(s)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

# **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority for Claims Listed on This Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER. (See Instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY		
ACCOUNT NO.			2004 - 2006 income taxes	H							
Illinois Department Of Revenue Bankruptcy 100 W Randolph St Ste 7-400 Chicago, IL 60601-3218							2,000.00	2,000.00			
ACCOUNT NO.			2004 - 2006 income taxes								
Internal Revenue Service Mail Stop 5010 CHI 230 S Dearborn St Chicago, IL 60604-1505							4,000.00	4,000.00			
ACCOUNT NO.	+		Assignee or other notification	+			4,000.00	4,000.00			
Internal Revenue Service IRS Centralized Insolvency Operation PO Box 21126 Philadelphia, PA 19114-0326			for: Internal Revenue Service								
ACCOUNT NO.											
ACCOUNT NO.											
ACCOUNT NO.											
Sheet no. 1 of 1 continuation sheets	s att	ached	to (T <sub>04-1</sub> - £ d.	Sub			\$ 6,000.00	\$ 6,000.00	¢		
Schedule of Creditors Holding Unsecured Priority  (Use only on last page of the com			(Totals of the nedule E. Report also on the Summary of Sch	-	Γota	ıl	\$ 6,000.00 \$ 6,000.00	» 0,000.00	Φ		
(Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)  * 6,000.00   \$											

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IN RE Wade, Nakisha

Debtor(s)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

_Check this box if debtor has no creditors holdi	ng	unse	cured nonpriority claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>013</b>			insurance			T	
American Family Insurance 6000 American Pkwy Madison, WI 53783-0001							50.00
ACCOUNT NO.			Assignee or other notification for:			†	
Credit Collection Services 2 Wells Ave Newton, MA 02459-3208			American Family Insurance				
ACCOUNT NO. <b>780</b>			loan		+	†	
Americash Loans 880 Lee St Ste 302 Des Plaines, IL 60016-6487							100.00
ACCOUNT NO.			Assignee or other notification for:			†	
Americash 8414 Grand Ave River Grove, IL 60171-1416			Americash Loans				
0		·			total	- 1	450.00
8 continuation sheets attached			(Total of this	_	age) Cotal		150.00
			(Use only on last page of the completed Schedule F. Report the Summary of Schedules and, if applicable, on the Sta Summary of Certain Liabilities and Related	also atis	o on tical	1	6

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IN RE Wade, Nakisha

Debtor(s)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 287860767016359122			Revolving account opened 5/05			Ħ	
Amex PO Box 981537 El Paso, TX 79998-1537							4,797.00
ACCOUNT NO. 908673603			Membership/ Subscription fees	T			,
Black Expressions Customer Service Center PO Box 6404 Camp Hill, PA 17012-6404							37.00
ACCOUNT NO.			Assignee or other notification for:	t			
Allied Interstate PO Box 5023 New York, NY 10163-5023			Black Expressions				
ACCOUNT NO. <b>2101152433502</b>			Revolving account opened 12/04				
Blmdsnb 9111 Duke Blvd Mason, OH 45040-8999							1,145.00
ACCOUNT NO. <b>426684107989</b>			Revolving account opened 1/06				1,143.00
Chase 800 Brooksedge Blvd Westerville, OH 43081-2822							000.00
ACCOUNT NO. <b>001650</b>			Medical/Dental bill				690.00
Christine Michaels, DDS 2500 S Highland Ave Ste 100 Lombard, IL 60148-5381							
A CCOUNT NO			Utility bill			$\sqcup$	1,548.00
ACCOUNT NO.	-		Cuity biii				
Cingular Wireless PO Box 6428 Carol Stream, IL 60197-6428							
Sheet no1 of8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of the	Sub nis p			1,000.00 \$ 9,217.00
			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	t als tatis	tica	n al	\$

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IN RE Wade, Nakisha

Debtor(s)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	T			
At&T PO Box 8212 Aurora, IL 60572-8212			Cingular Wireless				
ACCOUNT NO. 9055777160			parking tickets				
City Of Chicago Bureau Of Parking Dept Of Revenue 333 S State St Ste 540 Chicago, IL 60604-3992							200.00
ACCOUNT NO. 0103000087983000176041850			Utility bill	$\dagger$			
Comcast PO Box 3002 Southeastern, PA 19398-3002			<b>,</b>				317.00
ACCOUNT NO.			Assignee or other notification for:	T			
Credit Protection Assoc 13355 Noel Rd Ste 2100 Dallas, TX 75240-6837			Comcast				
ACCOUNT NO. <b>51062380142</b>			Installment account opened 3/05	-			
Corporate America Fcu 2075 Big Timber Rd Elgin, IL 60123-1140							4 644 00
			Assignee or other notification for:	+			1,641.00
ACCOUNT NO.  CU Recovery 26263 Forest Blvd Wyoming, MN 55092-8033			Corporate America Fcu				
ACCOUNT NO. <b>79</b>	$\vdash$		Medical/Dental bill	+			
Dental Health Professionals 237 E Butterfield Rd Elmhurst, IL 60126-5116							445.00
Sheet no. 2 of 8 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	(Total of th	Sub			\$ 2,303.00
Schedule of Creditors riolding Obsecured Nonphority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	t als	Fota o o stica	al n al	\$

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IN RE Wade, Nakisha

Debtor(s)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>33151323</b>			Utility bill	H		H	
Direct TV PO Box 78627 Phoenix, AZ 85062-8627							64.00
ACCOUNT NO.			Assignee or other notification for:	H		H	04.00
Nationwide Credit, Inc 4700 Vestal Pkwy E Vestal, NY 13850-3770			Direct TV				
ACCOUNT NO. <b>70670421</b>			Installment account opened 9/04			$\exists$	
Elmhurst Memorial Hospital PO Box 92348 Chicago, IL 60675-2348			·				000.00
ACCOUNT NO.			Assignee or other notification for:			$\dashv$	908.00
Van Ru Credit Corp 10024 Skokie Blvd Ste 2 Skokie, IL 60077-1025			Elmhurst Memorial Hospital				
ACCOUNT NO. <b>742310</b>			Installment account opened 10/06				
Great American Finance 205 W Wacker Dr Chicago, IL 60606-1216							0.500.00
ACCOUNT NO. <b>7846085624</b>			Revolving account opened 7/05				2,503.00
Hsbc/saks 140 W Industrial Dr Elmhurst, IL 60126-1602							
			Overnous mont of Bonofite				875.00
ACCOUNT NO.  Illinois Department Of Employment Securi Chicago Metropolitan Region 527 S Wells St 2nd FI Chicago, IL 60607-3928			Overpayment of Benefits				3,500.00
Sheet no. 3 of 8 continuation sheets attached to		1		Sub			\$ 7,850.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T als tatis	Γota o o tica	al n	\$ 7,850.00 \$

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IN RE Wade, Nakisha

Debtor(s)

		(1	Continuation Sneet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			bank fees	П			
LaSalle Bank 135 S La Salle St Chicago, IL 60603-4177							578.00
ACCOUNT NO.			Assignee or other notification for:	Н		$\dashv$	370.00
TRS Recovery Serivces 5251 Westheimer Rd Houston, TX 77056-5412			LaSalle Bank				
ACCOUNT NO.			Medical/Dental bill				
Loyola University Medical Center 2160 S 1st Ave Maywood, IL 60153-3328							640.00
ACCOUNT NO. <b>I1193949</b>			Medical/Dental bill				640.00
Loyola University Physician Foundation 2 Westbrook Corporate Ctr Ste 600 Westchester, IL 60154-5716							40.4.00
ACCOUNT NO.			Assignee or other notification for:				494.00
Nationwide Credit & Collection 9919 W Roosevelt Rd Westchester, IL 60154-2774			Loyola University Physician Foundation				
ACCOUNT NO. <b>4370921349120</b>			Revolving account opened 8/05			+	
Mcydsnb 9111 Duke Blvd Mason, OH 45040-8999							
40404004400			Open account appeal 2/07				971.00
ACCOUNT NO. 48101661188  Nieman Marcus/ HSBC PO Box 15221 Wilmington, DE 19850-5221			Open account opened 3/07				
Sheet no. 4 of 8 continuation sheets attached to				Sub	tota	ıl l	3,624.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	is p T alse tatis	age Fota o o tica	e)   1 n n	\$ <b>6,307.00</b>

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IN RE Wade, Nakisha

Debtor(s)

		(1	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)		HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.			Assignee or other notification for:	H		H	
Emcc/ Holder Of Hsbc 33 Riverside Dr Pembroke, MA 02359-1951			Nieman Marcus/ HSBC				
ACCOUNT NO. 21700	H		Revolving account opened 7/05				
Nordstrom Fsb PO Box 6555 Englewood, CO 80155-6555							3,942.00
ACCOUNT NO.			loan				3,342.00
Payday Loan Store 1527 W North Ave Melrose Park, IL 60160-1316							500.00
ACCOUNT NO. <b>924888193410001</b>	DUNT NO. <b>924888193410001</b>		Installment account opened 1/06. STUDENT				300.00
Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500			LOANS				2 252 22
ACCOUNT NO.			bank rent			H	8,652.00
Sky55 1255 S Michigan Ave Chicago, IL 60605-3286							1,230.00
ACCOUNT NO. 1016181787, 243224546			Open account opened 11/06				1,230.00
Sprint Communications Co 6391 Sprint Pkwy Overland Park, KS 66251-6100							502.00
ACCOUNT NO.	t		Assignee or other notification for:	$\Box$		$  \cdot  $	302.30
Afni Inc PO Box 3427 Bloomington, IL 61702-3427			Sprint Communications Co				
Sheet no <b>5</b> of <b>8</b> continuation sheets attached to		<u> </u>		Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the (Use only on last page of the completed Schedule F. Reporthe Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relate	T alse tatis	Γota o o tica	al n	\$ 14,826.00 \$

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Debtor(s)

		(•	Continuation Sneet)					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOU OF CLA	7
ACCOUNT NO. <b>6837565</b>			Open account opened 3/07					
T Mobile PO Box 702727 Dallas, TX 75370-2727							1.1	174.00
ACCOUNT NO.			Assignee or other notification for:				,	
Amsher Collection Services 1816 3rd Ave N Birmingham, AL 35203-3102			T Mobile					
ACCOUNT NO.			Assignee or other notification for:					
Bay Area Credit Service 50 Airport Pkwy Ste 100 San Jose, CA 95110-3722			T Mobile					
ACCOUNT NO.			Assignee or other notification for:					
Ersolutions PO Box 6030 Hauppauge, NY 11788-9030			T Mobile					
ACCOUNT NO.			Assignee or other notification for:					
Stokes & Clinton PO Box 991801 Mobile, AL 36691-8801			T Mobile					
ACCOUNT NO. <b>4352375054705662</b>			Revolving account opened 9/03					
Target Nb PO Box 673 Minneapolis, MN 55440-0673								
L GGOVINTA VO	<u> </u>		hank foos	-		X	,	988.00
ACCOUNT NO. Tcf Bank 800 Burr Ridge Pkwy Burr Ridge, IL 60527-6486			bank fees			*		242.00
Sheet no. 6 of 8 continuation sheets attached to				Sub	tota	al	`	313.00
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of the Completed Schedule F. Report the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Related	nis p T t als tatis	age Fota o o	e) al on al	\$ <b>2,</b> 4	475.00

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IN RE Wade, Nakisha

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Debtor(s)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>603532014795</b>			Revolving account opened 7/05				
Thd/cbsd PO Box 6003 Hagerstown, MD 21747-6003							2,554.00
ACCOUNT NO. 83683			Installment account opened 12/02. STUDENT	+			2,334.00
Us Dep Ed 501 Bleecker St Utica, NY 13501-2401			LOANS				40,420,00
ACCOUNT NO. 39038504226700001	-		Open account opened 10/06	+			46,126.00
Verizon Wireless 1515 E Woodfield Rd Ste 140 Schaumburg, IL 60173-6046			opon account opones. Por				1,049.00
ACCOUNT NO.			Assignee or other notification for:				1,043.00
Diversified Consultants, Inc PO Box 1391 Southgate, MI 48195-0391			Verizon Wireless				
ACCOUNT NO. 81983			Open account opened 2/07	+			
Village Of Hillside Tickets 425 N Hillside Ave Hillside, IL 60162-1215							250.00
ACCOUNT NO.			Assignee or other notification for:				
Rmi/Mcsi 3348 Ridge Rd Lansing, IL 60438-3112			Village Of Hillside				
ACCOUNT NO. <b>1h021024</b>			ticket	$\dagger$			
Village Of Oak Park Parking Tickets 123 Madison St Oak Park, IL 60302-4205							
7.1.9						Ц	50.00
Sheet no. $\begin{tabular}{c} {\bf 7} \text{ of } \\ {\bf 8} \text{ continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims} \\ \end{tabular}$			(Total of	-	age	e)	\$ 50,029.00
			(Use only on last page of the completed Schedule F. Repo the Summary of Schedules, and if applicable, on the Summary of Certain Liabilities and Relat	rt als Statis	stic	on al	\$

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IN RE Wade, Nakisha

Debtor(s)

		(	Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 86445161864451617			Revolving account opened 1/06	П			
Wfnnb/vctria PO Box 182128 Columbus, OH 43218-2128							211.00
ACCOUNT NO.			dental bil	H		H	211100
Yunez Dental 237 E Butterfield Rd Elmhurst, IL 60126-5116							1,000.00
ACCOUNT NO.	-						1,000.00
ACCOUNT NO.	_						
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							
Sheet no <b>8</b> of <b>8</b> continuation sheets attached to				Sub			
Schedule of Creditors Holding Unsecured Nonpriority Claims			(Use only on last page of the completed Schedule F. Repor the Summary of Schedules, and if applicable, on the S Summary of Certain Liabilities and Relate	is particular particul	age Fota o o tica	e) al n al	\$ 1,211.00 \$ 94,368.00

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## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

✓ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST.
OF OTHER PARTIES TO LEASE OR CONTRACT	STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

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IN RE Wade, Nakisha

Case No.

Debtor(s)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Debtor(s)

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of \_\_\_\_\_\_ 23 sheets (total shown on

Nakisha Wade
Date: Signature:
(Joint Debtor, i
DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110 and 342 (b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepany fee from the debtor, as required by that section.
Printed or Typed Name and Title, if any, of Bankruptcy Petition Preparer  Social Security No. (Required by 11 U.S.C. § 110
If the bankruptcy petition preparer is not an individual, state the name, title (if any), address, and social security number of the officer, principles person, or partner who signs the document.
Address
Signature of Bankruptcy Petition Preparer Date
Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document, unless the bankruptcy petition prepared is not an individual:
If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fine imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.
DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the (the president or other officer or an authorized agent of the corporation of
member or an authorized agent of the partnership) of the
Date: Signature:

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 07-16837 Official Form 7 (04/07)

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Document Page 26 of 40 United States Bankruptcy Court

Northern District of Illinois

IN RE:		Case No.
Wade, Nakisha		Chapter 7
	Debtor(s)	1

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

23,860.00 Estimated 2005 income from employment

28,548.00 Estimated 2006 income from employment

2,200.00 Estimated 2007 income from employment year to date

#### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

5,770.00 Estimated 2005 income from Unemployment

8,772.00 Estimated 2006 income from Unemployment

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#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR **Volkswagon Credit Inc** 1401 Franklin Blvd Libertyville, IL 60048-4460

DATES OF PAYMENTS Last 3 months

AMOUNT **AMOUNT PAID** STILL OWING 1,159.00 3,819.00

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

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List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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9. Pa	yments related to debt counseling or bankruptcy
None	List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within <b>one year</b> immediately preceding the commencement of this case.
Glea: 77 W	DATE OF PAYMENT, NAME OF AMOUNT OF MONEY OR DESCRIPTION PAYOR IF OTHER THAN DEBTOR AND VALUE OF PROPERTY 7/14/2007 271.00  Washington, Ste 1218 ago, IL 60602
10. O	ther transfers
None	a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within <b>two years</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
None	b. List all property transferred by the debtor within <b>ten years</b> immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
11. C	losed financial accounts
None	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within <b>one year</b> immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
12. Sa	afe deposit boxes
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within <b>one year</b> immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
13. Se	etoffs
None	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within <b>90 days</b> preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
14. P	roperty held for another person
None	List all property owned by another person that the debtor holds or controls.
15. P	rior address of debtor
None	If debtor has moved within <b>three years</b> immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.
ADD <b>1255</b>	RESS NAME USED DATES OF OCCUPANCY S Michigan Ave, Unit 409, Chicago, IL 60165
16. Sı	pouses and Former Spouses

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If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

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#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

 $\checkmark$ 

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

 $\checkmark$ 

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

 $\checkmark$ 

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

 $\checkmark$ 

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: September 14, 2007	Signature /s/ Nakisha Wade	
	of Debtor	Nakisha Wade
Date:	Signature	
	of Joint Debtor	
	(if any)	
	O continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.

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# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

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using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

## Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer Address:	Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer,
X	principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	_

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Wade, Nakisha	X /s/ Nakisha Wade	9/14/2007
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

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Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE					
Single		RELATIONSHIP(S):	<del> </del>			AGE(S):	
EMPLOYMENT:		DEBTOR			SPOUSE		
-	Mortgage Co				BIOCBL		
-	HMBI	mphanoe					
= -	1 years						
Address of Employer							
	Chicago, IL						
INCOME: (Estimate	e of average or	projected monthly income at time case filed)			DEBTOR	SP	OUSE
	_	lary, and commissions (prorate if not paid mon	thly)	\$	3,216.20	\$	
2. Estimated monthly		1	• ,	\$		\$	
3. SUBTOTAL				\$	3,216.20	\$	
4. LESS PAYROLL	DEDUCTION	IS					
a. Payroll taxes and	d Social Securi	ity		\$	520.74	\$	
b. Insurance				\$		\$	
c. Union dues				\$		\$	
d. Other (specify)				· \$		\$	
5. SUBTOTAL OF	PAYROLL D	DEDUCTIONS		\$	520.74	\$ 	
6. TOTAL NET MO				\$	2,695.46		
		of business or profession or farm (attach detaile	d statement)	\$		\$	
8. Income from real p. Interest and divide				\$		\$	
		ort payments payable to the debtor for the debto	or's use or	<b>a</b> —		<b>э</b>	
that of dependents lis		ore payments payable to the debtor for the debto	n s use of	\$		\$	
11. Social Security o		ment assistance					
(Specify)				\$		\$	
10 D	. •			. \$		\$	
12. Pension or retire				\$		\$	
13. Other monthly in (Specify)				\$		\$	
(Speeny)				\$		\$	
				\$		\$	
44 9777777777				_		<u></u>	
14. SUBTOTAL OF				\$		\$	
15. AVERAGE MO	ONTHLY INC	<b>COME</b> (Add amounts shown on lines 6 and 14)		\$	2,695.46	\$	
16 COMPINED AV	VEDACE MA	NTHI V INCOME: (Combine column totals	from line 15.	. —			
		ONTHLY INCOME: (Combine column totals tal reported on line 15)	nom mie 15;		\$	2,695.46	
if there is only one debtor repeat total reported on line 15)				(Parant a	Ψ	-1000170	hla an

(keport also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: None

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Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prora quarterly, semi-annually, or annually to show monthly rate.	ite any payment	ts made biweekly,
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	te a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	800.00
a. Are real estate taxes included? Yes No _<	Ψ	
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	75.00
b. Water and sewer	\$	
c. Telephone	\$	25.00
d. Other Cell Phone	\$	200.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	100.00
4. Food	\$	400.00
5. Clothing	\$	100.00
6. Laundry and dry cleaning	\$	35.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	150.00
<ul><li>9. Recreation, clubs and entertainment, newspapers, magazines, etc.</li><li>10. Charitable contributions</li></ul>	\$	50.00
11. Insurance (not deducted from wages or included in home mortgage payments)	\$	
a. Homeowner's or renter's	\$	
b. Life	\$ —	
c. Health	Φ	
d. Auto	φ ——	100.00
e. Other	Ψ	100.00
c. Ouici	—	
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	
(Specify)	\$	
(Speenly)	<sub>\$</sub>	
13. Installment payments: (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	386.30
b. Other Student Loan	\$	50.00
	<del></del>	
14. Alimony, maintenance, and support paid to others	<del></del>	
15. Payments for support of additional dependents not living at your home	\$	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other See Schedule Attached	\$	270.00
	\$	
	\$	
<b>18. AVERAGE MONTHLY EXPENSES</b> (Total lines 1-17. Report also on Summary of Schedules and, if		
applicable, on the Statistical Summary of Certain Liabilities and Related Data.	\$	2,691.30
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing	of this docu	ment:
None		
20. STATEMENT OF MONTHLY NET INCOME	ф	2.005.40
a. Average monthly income from Line 15 of Schedule I	\$	2,695.46
b. Average monthly expenses from Line 18 above	» —	2,691.30

c. Monthly net income (a. minus b.)

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IN RE Wade, Nakisha

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

\_ Case No. \_

**Continuation Sheet - Page 1 of 1** 

Other Expenses

**Personal Care And Grooming Pet Supplies And Vet Care Car Repair And Maintenance Bank Fees & Postage** 

120.00 100.00 35.00

15.00

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**Northern District of Illinois** 

IN RE:				Case No.			
Wade, Nakisha	l			Chapter 7			
		Debtor(s)					
	CHAPTER 7	INDIVIDUAL DI	EBTOR'S STATEME	ENT OF INTEN	TION		
I have filed a s	schedule of assets and liabil- schedule of executory contra the following with respect to	acts and unexpired leas	es which includes personal	property subject to		ed lease.	
Description of Secured Pro	operty	Creditor's Name		Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2002 VW Beetle	e	Volkswagon (	Credit Inc				✓
Description of Leased Prop	perty		Lessor's Name				Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)
<b>09/14/2007</b> Date	/s/ <i>Nakisha Wade</i> Nakisha Wade		Debtor		Joi	nt Debtor (i	f applicable)
I declare under p compensation and and 342 (b); and, bankruptcy petition	penalty of perjury that: (1) I have provided the debtor v (3) if rules or guidelines have preparers, I have given the debtor, as required by that so	I am a bankruptcy per with a copy of this docu ave been promulgated e debtor notice of the n	tition preparer as defined in ment and the notices and in pursuant to 11 U.S.C. § 11	in 11 U.S.C. § 110; iformation required to 0(h) setting a maxim	(2) I prej under 11 U num fee fo	pared this d J.S.C. §§ 110 or services cl	ocument for 0(b), 110(h), nargeable by
If the bankruptcy	ume and Title, if any, of Bankru  petition preparer is not an  n, or partner who signs the	individual, state the	name, title (if any), addres	Social Security s, and social securit		•	
Address							
Signature of Bankru	ptcy Petition Preparer			Date			
Names and Social is not an individua	Security numbers of all others al:	er individuals who prep	pared or assisted in preparing	g this document, unlo	ess the ban	kruptcy peti	tion preparer

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provision of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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IN RE:		Case No
Wade, Nakisha		Chapter 7
	Debtor(s)	
	VERIFICATION OF CREDIT	TOR MATRIX
		Number of Creditors61
The above-named Debtor(s) here	eby verifies that the list of creditors is	true and correct to the best of my (our) knowledge.
Date: September 14, 2007	/s/ Nakisha Wade	
	Debtor	
	Joint Debtor	

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Wade, Nakisha 1443 N Lee Blvd Berkeley, IL 60163-1315 Document Page 37 of 40 Bay Area Credit Service 50 Airport Pkwy Ste 100 San Jose, CA 95110-3722

Credit Collection Services 2 Wells Ave Newton, MA 02459-3208

Gleason And Gleason LLC 77 W Washington, Ste 1218 Chicago, IL 60602 Black Expressions Customer Service Center PO Box 6404 Camp Hill, PA 17012-6404 Credit Protection Assoc 13355 Noel Rd Ste 2100 Dallas, TX 75240-6837

Afni Inc PO Box 3427 Bloomington, IL 61702-3427 Blmdsnb 9111 Duke Blvd Mason, OH 45040-8999

CU Recovery 26263 Forest Blvd Wyoming, MN 55092-8033

Allied Interstate PO Box 5023 New York, NY 10163-5023 Chase 800 Brooksedge Blvd Westerville, OH 43081-2822 Dental Health Professionals 237 E Butterfield Rd Elmhurst, IL 60126-5116

American Family Insurance 6000 American Pkwy Madison, WI 53783-0001 Chex Systems 7805 Hudson Rd Ste 100 Saint Paul, MN 55125-1595 Direct TV PO Box 78627 Phoenix, AZ 85062-8627

Americash 8414 Grand Ave River Grove, IL 60171-1416 Christine Michaels, DDS 2500 S Highland Ave Ste 100 Lombard, IL 60148-5381

Diversified Consultants, Inc PO Box 1391 Southgate, MI 48195-0391

Americash Loans 880 Lee St Ste 302 Des Plaines, IL 60016-6487 Cingular Wireless PO Box 6428 Carol Stream, IL 60197-6428 Elmhurst Memorial Hospital PO Box 92348 Chicago, IL 60675-2348

Amex PO Box 981537 El Paso, TX 79998-1537 City Of Chicago Bureau Of Parking Dept Of Revenue 333 S State St Ste 540 Chicago, IL 60604-3992 Emcc/ Holder Of Hsbc 33 Riverside Dr Pembroke, MA 02359-1951

Amsher Collection Services 1816 3rd Ave N Birmingham, AL 35203-3102 Comcast PO Box 3002 Southeastern, PA 19398-3002 Ersolutions PO Box 6030 Hauppauge, NY 11788-9030

At&T PO Box 8212 Aurora, IL 60572-8212 Corporate America Fcu 2075 Big Timber Rd Elgin, IL 60123-1140 Great American Finance 205 W Wacker Dr Chicago, IL 60606-1216 Case 07-16837 Doc 1 Filed 09/14/07 Entered 09/14/07 18:05:57 Desc Main

Hsbc/saks 140 W Industrial Dr Elmhurst, IL 60126-1602 Document Page 38 of 40 Nationwide Credit, Inc 4700 Vestal Pkwy E Vestal, NY 13850-3770

Target Nb PO Box 673 Minneapolis, MN 55440-0673

Illinois Department Of Employment Securi Chicago Metropolitan Region 527 S Wells St 2nd FI Chicago, IL 60607-3928 Nieman Marcus/ HSBC PO Box 15221 Wilmington, DE 19850-5221 Tcf Bank 800 Burr Ridge Pkwy Burr Ridge, IL 60527-6486

Illinois Department Of Revenue Bankruptcy 100 W Randolph St Ste 7-400 Chicago, IL 60601-3218 Nordstrom Fsb PO Box 6555 Englewood, CO 80155-6555 Telecheck 5251 Westheimer Rd Houston, TX 77056-5412

Internal Revenue Service Mail Stop 5010 CHI 230 S Dearborn St Chicago, IL 60604-1505 Payday Loan Store 1527 W North Ave Melrose Park, IL 60160-1316 Thd/cbsd PO Box 6003 Hagerstown, MD 21747-6003

Internal Revenue Service IRS Centralized Insolvency Operation PO Box 21126 Philadelphia, PA 19114-0326 Rmi/Mcsi 3348 Ridge Rd Lansing, IL 60438-3112 TRS Recovery Serivces 5251 Westheimer Rd Houston, TX 77056-5412

LaSalle Bank 135 S La Salle St Chicago, IL 60603-4177 Sallie Mae PO Box 9500 Wilkes Barre, PA 18773-9500 Us Dep Ed 501 Bleecker St Utica, NY 13501-2401

Loyola University Medical Center 2160 S 1st Ave Maywood, IL 60153-3328 Sky55 1255 S Michigan Ave Chicago, IL 60605-3286 Van Ru Credit Corp 10024 Skokie Blvd Ste 2 Skokie, IL 60077-1025

Loyola University Physician Foundation 2 Westbrook Corporate Ctr Ste 600 Westchester, IL 60154-5716 Sprint Communications Co 6391 Sprint Pkwy Overland Park, KS 66251-6100 Verizon Wireless 1515 E Woodfield Rd Ste 140 Schaumburg, IL 60173-6046

Mcydsnb 9111 Duke Blvd Mason, OH 45040-8999 Stokes & Clinton PO Box 991801 Mobile, AL 36691-8801 Village Of Hillside Tickets 425 N Hillside Ave Hillside, IL 60162-1215

Nationwide Credit & Collection 9919 W Roosevelt Rd Westchester, IL 60154-2774 T Mobile PO Box 702727 Dallas, TX 75370-2727 Village Of Oak Park Parking Tickets 123 Madison St Oak Park, IL 60302-4205 Case 07-16837 Doc 1 Filed 09/14/07 Entered 09/14/07 18:05:57 Desc Main Document Page 39 of 40

Volkswagon Credit Inc 1401 Franklin Blvd Libertyville, IL 60048-4460

Wfnnb/vctria PO Box 182128 Columbus, OH 43218-2128

Yunez Dental 237 E Butterfield Rd Elmhurst, IL 60126-5116

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		<b>United States Bar</b>	nkrŭptcy Court		
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RE:	Case No
ade, Nakisha	Chapter <b>7</b>
Debtor(s)	•
DISCLOSURE OF COMPENSATION OF	F ATTORNEY FOR DEBTOR
Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the atto one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for se of or in connection with the bankruptcy case is as follows:	
For legal services, I have agreed to accept	\$\$556.00
Prior to the filing of this statement I have received	\$\$
Balance Due	\$ <b>\$</b>
The source of the compensation paid to me was: Debtor Dother (specify):	
The source of compensation to be paid to me is: Debtor Other (specify):	
✓ I have not agreed to share the above-disclosed compensation with any other person u	unless they are members and associates of my law firm.
I have agreed to share the above-disclosed compensation with a person or persons w together with a list of the names of the people sharing in the compensation, is attach	
In return for the above-disclosed fee, I have agreed to render legal service for all aspects of	of the bankruptcy case, including:
<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in dete</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, at</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankrupte</li> <li>e. [Other provisions as needed]</li> </ul>	n may be required; nd any adjourned hearings thereof;
By agreement with the debtor(s), the above disclosed fee does not include the following s Litigation/Adversary Proceedings Motions to Redeem \$400.00 Credit Education Fees	services:
CERTIFICATION certify that the foregoing is a complete statement of any agreement or arrangement for payrroceeding.	
September 14, 2007 /s/ Nicolette L Robovs	ment to me for representation of the debtor(s) in this bankruptcy

Name of Law Firm